

I hereby certify that this correspondence is being filed via  
EFS-Web with the United States Patent and Trademark Office  
on February 27, 2009

PATENT  
Attorney Docket No.: 020375-040700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/  
Cindy M. Keefe

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lynn Holm-Blagg

Application No.: 10/672,596

Filed: September 26, 2003

For: SYSTEMS AND METHODS FOR  
PARTICIPANT CONTROLLED  
COMMUNICATIONS REGARDING  
FINANCIAL ACCOUNTS

Customer No.: 20350

Confirmation No.: 8648

Examiner: GRAHAM, CLEMENT B.

Art Unit: 3696

SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER  
37 CFR §1.97 and §1.98

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

The references cited on attached form PTO/SB/08A&B are being called to the attention of the Examiner. Copies of the references are not enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants wish to call the Examiner's attention to the following related cases:

U.S. Patent Application Nos. 10/987,031, 09/298,417 (now U.S. Patent No. 7,076,465),

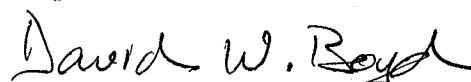
09/298,505 (now U.S. Patent No. 7,050,996), 11/187,605, 10/025,092, 10/371,852, 10/386,027, 11/956,256, 11/956,235, 11/956,221, 11/191,444, 11/743,100, 10/386,373, 10/373,637, 11/533,041, 09/298,521 (now U.S. Patent No. 7,340,423), 12/041,045, 10/205,482, 10/172,378, 10/237,572, 10/319,422, and 10/869,049. Related U.S. Patent Application Office actions are cited in this Information Disclosure Statement. Copies of any Office actions in such Patent Applications are available via the USPTO's PAIR or electronic file wrapper system so copies of such Office actions are not being supplied. If the Examiner desires copies of such Office actions, the Examiner should contact the undersigned.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



David W. Boyd  
Reg. No. 50,335

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 303-571-4321  
DWB:c2k